

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 14-12875-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James J Pron
20 Swan Street, A 17
Trenton, NJ 08611

Jeanette K Pron
20 Swan Street, A 17
Trenton, NJ 08611

Social Security No.:

xxx-xx-1987

xxx-xx-3801

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after August 26, 2019 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: July 26, 2019
JAN: vpm

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 James J Pron
 Jeanette K Pron
 Debtors

Case No. 14-12875-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: clsnodsc

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Jul 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2019.

db/jdb +James J Pron, Jeanette K Pron, 20 Swan Street, A 17, Trenton, NJ 08611-1632

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
 Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for
 HSBC Bank USA, N.A., as Trustee on behalf of the holders of Deutsche Bank Alt-A Securities
 Mortgage Loan Trust, Mortgage Pass Through Certificat bkecf@milsteadlaw.com,
 alubin@milsteadlaw.com
 Andrew M. Lubin on behalf of Creditor HSBC Bank USA, N.A., as Trustee on behalf of the
 holders of Deutsche Bank Alt-A Securities Mortgage Loan Trust, Mortgage Pass Through
 Certificates, Series 2007-AR2 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
 Denise E. Carlon on behalf of Creditor HSBC Bank USA, N.A., as Trustee on behalf of the
 holders of Deutsche Bank Alt-A Securities Mortgage Loan Trust, Mortgage Pass Through
 Certificates, Series 2007-AR2 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
 Hubert C. Cutolo on behalf of Creditor Ice House Condominium Association, Inc.
 hcutolo@cutololaw.com
 John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
 ecfmail@mortoncraig.com, mortoncraigeef@gmail.com
 John R. Morton, Jr. on behalf of Creditor Leaders Financial Company ecfmail@mortoncraig.com,
 mortoncraigeef@gmail.com
 Linda S. Fossi on behalf of Creditor U.S. Bank Cust Pro Cap III, LLC lfossi@zeitzlawfirm.com,
 gzeitz@zeitzlawfirm.com/cdillon@zeitzlawfirm.com/rzeitz@zeitzlawfirm.com
 R. A. Lebron on behalf of Creditor PENNYMAC CORP. bankruptcy@feinsuch.com
 Scott E. Kaplan on behalf of Debtor James J Pron scott@sekaplanlaw.com,
 felisha@sekaplanlaw.com, sekparalegal@gmail.com, blum_rick@yahoo.com, anthonyinicpa@gmail.com
 Scott E. Kaplan on behalf of Joint Debtor Jeanette K Pron scott@sekaplanlaw.com,
 felisha@sekaplanlaw.com, sekparalegal@gmail.com, blum_rick@yahoo.com, anthonyinicpa@gmail.com
 Sean M. O'Brien on behalf of Creditor HSBC Bank USA, N.A., as Trustee on behalf of the
 holders of Deutsche Bank Alt-A Securities Mortgage Loan Trust, Mortgage Pass Through
 Certificates, Series 2007-AR2 DMcDonough@flwlaw.com
 Steven K. Eisenberg on behalf of Creditor PennyMac Corp. by PennyMac Loan Services, LLC, its
 servicing agent bkecf@sterneisenberg.com,
 jmcnally@sterneisenberg.com/skelly@sterneisenberg.com/bkecf@sterneisenberg.com

TOTAL: 15